

MEMORANDUM

To: All Benefit Eligible Employees
From: Andrea Rosler, Vice President of Human Resources
Date: May 6, 2016
Subject: 2016 Benefit Open/Annual Enrollment

The 2016 Benefit Open/Annual Enrollment period for health, dental, life, short and long-term disability plans is May 9 – May 25, 2016 with a July 1 effective date. This enrollment does not include any voluntary products you might have purchased through Unum.

As you review this packet, you will see several changes in our health and pharmacy benefits. With increases in the utilization of health care services and medical/pharmacy trend, these changes were difficult but necessary when you consider that our claims are projected to reach \$62 million in the upcoming fiscal year. Being self-insured, HH Health System and you provide the funds to pay the health care claims for all of us and our covered dependents. Thus, the more we use our services, the more we pay in premiums and co-pays.

It is important that all of us understand how our healthcare is covered and paid. We have a comprehensive plan, but it does not eliminate our responsibility to help pay for what we use. We can all help control costs by participating in programs like HealthWorks, which are designed to help offset medical trend through awareness, education, and prevention. My hope is that you are fully taking advantage of these complimentary services offered to you.

Mandatory On-line Benefit Enrollment

Beginning May 9, you can enroll and/or make benefit changes on-line through Employee Self Service. You ARE REQUIRED to log into the on-line benefit system to cancel, enroll, or keep your health plan coverage. **YOUR HEALTH INSURANCE WILL CANCEL JUNE 30 IF YOU DO NOT GO THROUGH THE ONLINE ENROLLMENT PROCESS.** This process is required regardless of whether you make any other benefit changes.

Open/Annual enrollment is a great time to review your current benefit elections, and decide if you need to make a change. As you go through the on-line program, you will be able to view your current benefit elections and those you have elected for your eligible dependents. At the end of the on-line enrollment process, you can print or email yourself a confirmation of any changes or elections you made.

Next Steps – What Do I Need To Do?

- 1) Access the on-line benefit system. Go to the Pulse page and click on the 'Self Service' button located along the top of the screen **OR** go to <https://lawson.hhsys.org/lawson/portal/>. Once logged in, you will select 'Benefits', then 'HHSYS Benefit Enrollment'. Please note: our system does not support Safari browser. Supported web browser and versions are as follows: Internet Explorer 8.0 and 9.0.
- 2) Enroll or make changes to your benefit plans during the open/annual enrollment period. You may make as many changes as you want during this timeframe (May 9 – May 25). You should review all dependents on your health, dental, vision, and life plans to make sure they still meet the eligibility requirements to be covered. If you would like to make a change to a Unum product, please call 1-800-635-5597.
- 3) To enroll a spouse or dependent child with a different last name, you will be asked to provide additional documentation such as a birth certificate or marriage license to confirm your relationship. Please provide this information to Human Resources on or before May 25; otherwise, coverage for your child and/or spouse will be cancelled. Spouses offered insurance from another employer are not eligible for primary coverage with Huntsville Hospital.

- 4) If you requested additional life insurance and/or increased your short or long term disability coverage, you will be asked to complete an Evidence of Insurability form (EOI) and mail it to the insurance company. If approved, the additional coverage will be effective on the date the insurance company notifies us. You will not pay for the increased coverage until we are notified.
- 5) Print or email yourself your change or election confirmation.

Need Help?

If you need help with the on-line benefit enrollment process or just need to ask questions, come to Human Resources for assistance. Additionally, as required by the Affordable Care Act, you may view a summary of benefits and coverage (SBC) for each health plan on line on Employee Self Service located on Pulse, the hospital's intranet site or you may request a copy from Human Resources at any time.

Things to Remember

Any changes you make to your benefit plans are effective July 1 and will be reflected on the July 8 paycheck. You will not be able to make changes after May 25; the last day of the Open/Annual Enrollment period unless you have an IRS recognized life-changing event and you notify Human Resources within 30 days of the event.

If you have any questions, please do not hesitate to call Human Resources at 265-7715.